

COLONIAL AMERICAN BANK

	CPP Disbursement Date 03/27/2009	Cert 58412	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$25	\$21	-14.9%		
Loans	\$20	\$17	-14.2%		
Construction & development	\$2	\$1	-40.2%		
Closed-end 1-4 family residential	\$10	\$8	-21.2%		
Home equity	\$1	\$1	-13.7%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-56.1%		
Commercial & Industrial	\$0	\$0			
Commercial real estate	\$6	\$7	5.0%		
Unused commitments	\$1	\$0	-15.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$0	-100.0%		
Cash & balances due	\$0	\$4	1134.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$23	\$20	-13.4%		
Deposits	\$22	\$19	-13.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$2	\$2	-30.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	7.1%	--		
Tier 1 risk based capital ratio	11.6%	9.1%	--		
Total risk based capital ratio	12.8%	10.3%	--		
Return on equity ¹	-41.7%	-11.7%	--		
Return on assets ¹	-3.6%	-0.9%	--		
Net interest margin ¹	3.8%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	84.9%	84.9%	--		
Loss provision to net charge-offs (qtr)	0.0%	100.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	-2.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	16.1%	26.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.4%	1.6%	0.0%	0.0%	--